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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/756,005	01/08/2001	Dan Moshe Kabin		3711
7590	01/21/2004		EXAMINER	
DAN KABIN 76, COCHAV HAYAM St. HOFIT, 40295 ISRAEL			AKERS, GEOFFREY R	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 01/21/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.	09/756005	Applicant(s)	Kabai
Examiner	Akers, g	Art Unit	3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 11/20/03

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-29 is/are pending in the application.

4a) Of the above, claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-29 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claims _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are a) accepted or b) objected to by the Examiner. Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) The proposed drawing correction filed on _____ is: a) approved b) disapproved by the Examiner. If approved, corrected drawings are required in reply to this Office action.

12) The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some* c) None of:

- Certified copies of the priority documents have been received.
- Certified copies of the priority documents have been received in Application No. _____.
- Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

*See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

a) The translation of the foreign language provisional application has been received.

15) Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO-1449) Paper No(s). _____

4) Interview Summary (PTO-413) Paper No(s). _____

5) Notice of Informal Patent Application (PTO-152)

6) Other: _____

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DETAILED ACTION

Reply to Response

1. This action is issued in reply to applicant's Response filed 11/20/03.
2. No claims were amended. None were deleted. None were added.
3. Claims 1-29 are pending.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1-29 are rejected under 35 USC 103(a) as unpatentable over Graves(US Pat. No:6,454,173) in view of Herman(US Pat. No:6,341,353) in view of Gephart(US Pat. No: 6,339,766) and further in view of Cohen(US Pat. No: 6,422,462).

6. As per claims 1-29 Graves teaches a smart card technology utilizing a secure intelligent electronic card to perform e-commerce purchases(Abstract) and which holds algorithms in the integrated circuit which provides a variable set up structure that can be dynamically programmed for each unique application(Abstract)(col 3 line 45-col 5 line 35)(Fig 2).Herman teaches smart receipts which electronically document a transaction and maintain a connection between parties following an online transaction(Abstract)(Figs 1-19) which can be personalized to an individual

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buyer's preferences(Abstract) and that electronically document a transaction between parties(col 1 lines 55-col 2 line 28) which can be used to ascertain amounts spent.Gephart teaches use of a limited use account number(Abstract)(Fig 4/18/16/40) and Cohen teaches use of credit cards by cardholders only at designated vendors(Abstract)(Fig 1)(col 2 lines 31-63) which are even disposable.It would have been obvious to one of ordinary skill in the art at the time of the invention to combine Graves in view of Herman in view of Gephart and further in view of Cohen to teach the above.The motivation to combine Graves in view of Herman is to teach an electronic means to keep track of expenditures made in the form of a smart receipt as enunciated by Herman(col 1 lines 39-45).The motivation to combine Graves in view of Herman and further in view of Gephart is to teach a system for executing electronic transactions that introduces a level of security beyond the use of tradition encryption technology as enunciated by Gephart(col 2 lines 18-30).The motivation to combine Graves in view of Herman in view of Gephart and further in view of Cohen is to teach a system for the use of disposable, customer-defined,customiozed credit cards as delineated by Cohen(col 1 lines 47-67).

Claim Rejections - 35 USC § 112

7. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

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8. Claims 1-29 rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Response to Arguments

9. Applicant's arguments as filed have been fully considered but they are not persuasive. Graves teaches a system for interchange of information having an electronic device and an input means. It is that the device contains verification means to validate the input (col 2 lines 49-60) as well as security encryption. Virtual cards which are central to the present disclosure are well known in e-commerce applications. Cohen further teaches designating vendors. But, these vendors may also be the totality of all vendors. Cohen also teaches placing a fixed amount of money on the card which may be used independent of another credit card number (col 3 lines 49-67).

Conclusion

10. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR

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1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

11. Any questions concerning this communication should be addressed to the examiner of record, Dr. Geoffrey Akers, P.E., who can be reached between 6:30 AM and 5:00 PM Monday through Friday at 703-306-5844. If attempts to contact the examiner are unsuccessful, the examiner's superior, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703)-308-3687. Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703)-308-1113.

GRA


January 16, 2004

DR. GEOFFREY R. AKERS, P.E.
PRIMARY EXAMINER